Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 1 of 46

B1 (Official	Form 1)(1/	08)				oamon		ago ± o				
			United No			ruptcy of Illino		t			Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Campos, Arturo H							Name of Joint Debtor (Spouse) (Last, First, Middle): Campos, Andrea				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four di (if more than	one, state all)	Sec. or Indi	vidual-Taxpa	ayer I.D. (	(ITIN) No./	Complete E	(if m	four digits of the four than one, s	state all)	r Individual-'	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Addr	ess of Debto umbia St	or (No. and	Street, City,	and State)	):	ZIP Code	Stre 4 J		f Joint Debtor	r (No. and St	reet, City,	and State):  ZIP Code
County of F	Residence or	of the Prin	cipal Place o	f Busines	s:	60432		nty of Reside	ence or of the	Principal Pl	ace of Bus	60432
Will								/ill	07.1.51	42.1100		
Mailing Ad	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mai	ling Address	of Joint Deb	tor (if differe	nt from st	reet address):
					_	ZIP Code	;					ZIP Code
	Principal As from street		siness Debtor	:								
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities.			☐ Sing in 1 ☐ Rail ☐ Stoo	(Check Ith Care Bugle Asset Ro I U.S.C. § road Ekbroker nmodity Br aring Bank	eal Estate as 101 (51B)		☐ Chapter 11			hapter 15 f a Foreign hapter 15 f a Foreign e of Debts	k one box)  Petition for Recognition  Main Proceeding  Petition for Recognition  Nonmain Proceeding	
check this box and state type of entity below.)			und	(Check box otor is a tax- er Title 26	empt Entity x, if applicable exempt orgof the Unite al Revenu	e) ganization ed States	define "incur	are primarily co d in 11 U.S.C. red by an indiv onal, family, or	onsumer debts § 101(8) as ridual primarily	for	Debts are primarily business debts.	
■ Full Fili	ing Fee attac	_	ee (Check or	ne box)				ck one box:  Debtor is		Chapter 11 ness debtor as		n 11 U.S.C. § 101(51D).
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Che Che	ck if:  Debtor's to insider ck all applicate A plan is Acceptan	aggregate nos s or affiliates able boxes: being filed w	ncontingent l ) are less that with this petition were solicit	liquidated n \$2,190,0 ion.	ded in 11 U.S.C. § 101(51D).  debts (excluding debts owed 00.  ition from one or more S.C. § 1126(b).			
☐ Debtor 6	estimates tha	t funds will it, after any	ation I be available exempt prop for distribut	erty is ex	cluded and	administrat		ises paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	01 \$500,000,000 to \$1 billion				
Estimated L \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	01 \$500,000,000 to \$1 billion				

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main

Document Page 2 of 46

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Campos, Arturo H (This page must be completed and filed in every case) Campos, Andrea All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Michelle Hinds October 16, 2009 Signature of Attorney for Debtor(s) (Date) Michelle Hinds 6295092 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Campos, Arturo H Campos, Andrea

### Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Arturo H Campos

Signature of Debtor Arturo H Campos

X /s/ Andrea Campos

Signature of Joint Debtor Andrea Campos

Telephone Number (If not represented by attorney)

October 16, 2009

Date

## Signature of Attorney\*

X /s/ Michelle Hinds

Signature of Attorney for Debtor(s)

Michelle Hinds 6295092

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

October 16, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

# Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 4 of 46

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Illinois		
In re	Arturo H Campos Andrea Campos		Case No.	
		Debtor(s)	Chapter	7
			-	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 5 of 46

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Arturo H Campos
Arturo H Campos
Date: October 16, 2009

# Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 6 of 46

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arturo H Campos Andrea Campos		Case No.	
•	·	Debtor(s)	Chapter	7
			•	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 7 of 46

3 1D(Official Form 1, Exhibit D) (12/08) - Cont.	
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	or
through the Internet.);	
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Andrea Campos Andrea Campos	
Date: October 16, 2009	

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 8 of 46

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arturo H Campos,		Case No.	
	Andrea Campos			
•		Debtors	Chapter	7
			•	

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	3	41,247.39		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		61,117.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		872,936.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,870.01
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,866.00
Total Number of Sheets of ALL Schedules		19			
	T	otal Assets	121,247.39		
			Total Liabilities	934,053.40	

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 9 of 46

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arturo H Campos,		Case No.		
	Andrea Campos				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,870.01
Average Expenses (from Schedule J, Line 18)	3,866.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,052.36

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		4,410.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		872,936.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		877,346.40

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 10 of 46

B6A (Official Form 6A) (12/07)

In re	Arturo H Campos,	Case No.
	Andrea Campos	

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
Real Estate located at 425 Columbia St, Joliet IL 60432 Value per CMA		-	80,000.00	44,217.00	

Value per CMA After broker's commission and costs of sale, there would be no proceeds to administer on behalf of the bankruptcy estate

Sub-Total > 80,000.00 (Total of this page)

Total > 80,000.00

20,000

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 11 of 46

B6B (Official Form 6B) (12/07)

In re	Arturo H Campos,	Case No.
	Andrea Campos	

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	y J	isband, Wife, oint, or nmunity	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial	Checking account with Chase Bank		Н	5.00
	accounts, certificates of deposit, or shares in banks, savings and loan,	Checking account with Harris Bank		J	10.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Checking account with First Midwest Bank		J	250.00
	cooperatives.	Checking account with Northern Credit Union		J	2.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods		-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Personal used clothing		-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life Insurance through Prudential Cash Surrender Value of \$928.70		-	928.70
10.	Annuities. Itemize and name each issuer.	X			
				Cl. T. (	-1. 2.605.70
			/TD 1 6.1	Sub-Tot	al > 2,695.70

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 12 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Arturo H Campos, Andrea Campos			Case No	
	· · · · · · · · · · · · · · · · · · ·	SCHED	Debtors  DULE B - PERSONAL PROPE  (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IRA th	nrough JP Morgan	-	23,911.69
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 23,911.69
				(Total of this page)	20,011.00

Sheet 1 of 2 continuation sheets attached

to the Schedule of Personal Property

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 13 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Arturo H Campos,	Case No.
	Andrea Campos	

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

other vehicles and accessories.  120,000 miles Value per Kelley Blue Book	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
general intangibles. Give particulars.  24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.  26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  37. Other personal property of any kind  38. Ofter personal property of any kind	intellectual property. Give	X			
containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.  26. Automobiles, trucks, trailers, and other vehicles and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies used in business.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind  36. Value per Kelley Blue Book  29. Machinery, fixtures, equipment, and supplies used in business.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind	general intangibles. Give	X			
other vehicles and accessories.  120,000 miles Value per Kelley Blue Book  2006 Chevy Express Van 35,000 miles Value per Kelley Blue Book  26. Boats, motors, and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind  X  2006 Chevy Express Van 35,000 miles Value per Kelley Blue Book  X  X  31. Aircraft and accessories.  X  X  32. Crops - growing or harvested. Give particulars.  X  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind  X	containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal,	Х			
35,000 miles Value per Kelley Blue Book  26. Boats, motors, and accessories. X  27. Aircraft and accessories. X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory. X  31. Animals. X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed. X  35. Other personal property of any kind  X		120,00	0 miles	J	2,150.00
27. Aircraft and accessories. X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory. X  31. Animals. X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed. X  35. Other personal property of any kind X		35,000	miles	J	12,490.00
28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  X  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind  X	26. Boats, motors, and accessories.	Х			
supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind  X	27. Aircraft and accessories.	X			
supplies used in business.  30. Inventory. X  31. Animals. X  32. Crops - growing or harvested. Give particulars. X  33. Farming equipment and implements. X  34. Farm supplies, chemicals, and feed. X  35. Other personal property of any kind X		X			
31. Animals. X  32. Crops - growing or harvested. Give particulars. X  33. Farming equipment and implements. X  34. Farm supplies, chemicals, and feed. X  35. Other personal property of any kind X	29. Machinery, fixtures, equipment, and supplies used in business.	Χ			
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind</li> <li>X</li> </ul>	30. Inventory.	Χ			
particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed. X  35. Other personal property of any kind X	31. Animals.	X			
implements.  34. Farm supplies, chemicals, and feed. X  35. Other personal property of any kind X		X			
35. Other personal property of any kind X	33. Farming equipment and implements.	Χ			
	34. Farm supplies, chemicals, and feed.	Х			
	35. Other personal property of any kind not already listed. Itemize.	Х			
Sub-Total > 14,640.0				Cub Tat	al > 14,640.00

Sub-Total > (Total of this page)

Total >

41,247.39

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 14 of 46

B6C (Official Form 6C) (12/07)

Value per Kelley Blue Book

In re	Arturo H Campos,	Case No.
	Andrea Campos	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Value of Current Value of Specify Law Providing Each Exemption Description of Property Claimed Property Without Exemption Deducting Exemption Real Property Real Estate located at 425 Columbia St, Joliet IL 735 ILCS 5/12-901 30,000.00 80,000.00 60432 Value per CMA After broker's commission and costs of sale, there would be no proceeds to administer on behalf of the bankruptcy estate Checking, Savings, or Other Financial Accounts, Certificates of Deposit 5.00 Checking account with Chase Bank 735 ILCS 5/12-1001(b) 5.00 Checking account with Harris Bank 735 ILCS 5/12-1001(b) 10.00 10.00 Checking account with First Midwest Bank 735 ILCS 5/12-1001(b) 250.00 250.00 Checking account with Northern Credit Union 735 ILCS 5/12-1001(b) 2.00 2.00 Household Goods and Furnishings Miscellaneous used household goods 735 ILCS 5/12-1001(b) 1.000.00 1,000.00 Wearing Apparel Personal used clothing 500.00 500.00 735 ILCS 5/12-1001(a) Interests in Insurance Policies Life Insurance through Prudential 735 ILCS 5/12-1001(b) 928.70 928.70 Cash Surrender Value of \$928.70 Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans IRA through JP Morgan 735 ILCS 5/12-1006 100% 23,911.69 Automobiles, Trucks, Trailers, and Other Vehicles 1992 Chevy 2500 Pickup 735 ILCS 5/12-1001(b) 2,150.00 2,150.00 120,000 miles Value per Kelley Blue Book 2006 Chevy Express Van 735 ILCS 5/12-1001(c) 2,400.00 12,490.00 35.000 miles

Total: 61,157.39 121,247.39

Copyright (c) 1996-2009 - Best Case Solutions - Evanston, IL - (800) 492-8037

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 15 of 46

B6D (Official Form 6D) (12/07)

In re	Arturo H Campos,	Case No.
	Andrea Campos	

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	I c	1	shood Wife Joint or Community	С	U	П	A MOLINE OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	00 X H _ X G H X H	N.I.	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx9956  Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063		J	Opened 2/01/03 Last Active 6/03/09 Mortgage Real Estate located at 425 Columbia St, Joliet IL 60432 Value per CMA After broker's commission and costs of sale, there would be no proceeds to administer on behalf of the bankruptcy  Value \$ 80,000.00		TED		44,217.00	0.00
Account No. xxx-xxxx-x7588  GMAC PO Box 390902 Minneapolis, MN 55438		J	2006 Automobile Lien 2006 Chevy Express Van 35,000 miles Value per Kelley Blue Book Value \$ 12,490.00				16,900.00	4,410.00
Account No.			Value \$				,	·
Account No.			Value \$					
continuation sheets attached			Subtotal (Total of this page)		61,117.00	4,410.00		
			(Report on Summary of Sc		ota ule	- 1	61,117.00	4,410.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 16 of 46

B6E (Official Form 6E) (12/07)

•			
In re	Arturo H Campos,	Case No.	
	Andrea Campos		
-		Debtors	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 17 of 46

B6F (Official Form 6F) (12/07)

In re	Arturo H Campos, Andrea Campos		Case No	
_	<u> </u>	Debtors	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Č	Н	usband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CL	ND AIM E.	ONTLNGEZ	0ZQ		AMOUNT OF CLAIM
Account No. xxxxx4516			Opened 10/01/05 Last Active 3/15/06		T	TE		
Accredited Home Lender Attention: Bankruptcy 15253 Avenue Of Science Building 3 San Diego, CA 92128		F	ConventionalRealEstateMortgage			D		0.00
Account No. xxxxx0858		$\dagger$	Opened 3/21/06 Last Active 5/01/06					
Accredited Home Lender Attention: Bankruptcy 15253 Avenue Of Science Building 3 San Diego, CA 92128		F	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxxx6633  Amc Mortgage Services			Opened 2/01/05 Last Active 5/03/05 ConventionalRealEstateMortgage					
								0.00
Account No. xxxxxxxxx0159  American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063		F	Opened 8/08/05 Last Active 10/31/05 ConventionalRealEstateMortgage					
								0.00
6 continuation sheets attached	•		(*)	So Total of th	ubt iis j			0.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Page 18 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Arturo H Campos,	Case No
	Andrea Campos	

	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXTLXGEX	NLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx8397			Opened 8/01/05 Last Active 3/31/06 ConventionalRealEstateMortgage	7	T E D		
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328		Н	ConventionalNealEstateWorlgage				0.00
Account No. xxxxxxxxx8649	+		Opened 10/01/02 Last Active 9/01/04	+	H		
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		J	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxx0511	╁		Opened 12/01/02 Last Active 3/15/05	+	$\vdash$		0.00
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		J	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxx1738	+		Opened 11/01/96 Last Active 12/01/03	+	<u> </u>		
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		J	VeteransAdministrationRealEstateMortgage				0.00
Account No. xxxxxxxxx8530	$\dagger$		Opened 3/01/94 Last Active 3/01/03	+	$\vdash$	$\vdash$	
Bank Of America 475 Crosspoint Pkwy Getzville, NY 14068		J	ConventionalRealEstateMortgage				
				$\perp$			0.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			0.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Page 19 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Arturo H Campos,	Case No.
	Andrea Campos	

	С	Hu	sband, Wife, Joint, or Community		C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	М	021-2652	NL I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx2045			Opened 11/01/76 Last Active 6/04/09 CreditCard		Т	T E D		
Chase Po Box 15298 Wilmington, DE 19850		J	Creditoard					14,651.00
Account No. xxxxxxxx0077	╁		Opened 12/01/96 Last Active 2/04/02					11,001.00
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		J	CreditCard					0.00
Account No. xxxxxx7404			2008					
Citibank c/o Midland Credit Management Dept 12421, PO Box 603 Oaks, PA 19456		J	charge account					0.500.00
Account No. xxxx-6008	┞	_	2006					9,506.60
Daniel Jasek 40 North Harvard Villa Park, IL 60181		J	lawsuit					227,576.80
Account No. xxxxxxxx2450	-	_	Opened 8/01/86 Last Active 1/30/01				Н	
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		Н	CreditCard					0.00
Sheet no. 2 of 6 sheets attached to Schedule of				S	ubt	ota	L l	
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th				251,734.40

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Page 20 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Arturo H Campos,	Case No.
	Andrea Campos	

	Ic	ш.,	sband, Wife, Joint, or Community		_	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	M	COZHLZGEZ	ORL-QU-DAFED	ח אר טר שם	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx5784			Opened 12/01/86 Last Active 1/29/01		Т	TE		
First Northern Cu 300 W Adams St Chicago, IL 60606		Н	CreditCard			U		0.00
5044	╀		On and 0/04/74   and Anting 0/09/04					0.00
Account No. xxxxxxxx5041  Gemb/walmart Po Box 981400 El Paso, TX 79998		Н	Opened 6/01/74 Last Active 2/08/01 ChargeAccount					
								0.00
Account No. xxxxxxxxx3190  Homeq Attn: Bankruptcy Department 1100 Corporate Center Raleigh, NC 27607		Н	Opened 2/01/05 Last Active 2/12/07 ConventionalRealEstateMortgage					0.00
Account No. xxxxxxx8688	╁		Opened 7/01/93 Last Active 5/01/01					
Hsbc Harlem Fur. Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		J	ChargeAccount					0.00
Account No. xxxxxxx0006	╁		Opened 1/01/00 Last Active 11/01/00			_	H	
Hsbc Harlem Fur. Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		Н	ChargeAccount					0.00
Sheet no. 3 of 6 sheets attached to Schedule of				S	ubt	ota	Ш 1	
Creditors Holding Unsecured Nonpriority Claims			(То	al of th				0.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 21 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Arturo H Campos,	Case No.
	Andrea Campos	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATE	I S P UT E D	AMOUNT OF CLAIN
Account No. xxxxxxxxxxx9410			Opened 5/01/06 Last Active 3/27/07	٦Ϋ	E		
Hsbc/sony 90 Christiana Rd New Castle, DE 19720		Н	ChargeAccount		D		0.00
Account No. xxxxxx7404	╁		Opened 12/01/08	+	+	+	0.00
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123	-	Н	charge account				
				$\perp$			9,481.00
Account No. xxxxxxxxx2263  Peoples Choice Home Lo 7525 Irvine Center Irvine, CA 92618		Н	Opened 6/01/06 Last Active 10/11/06 RealEstateMortgageWithoutOtherCollateral				0.00
Account No. xxxxxxxxx0761			Opened 6/30/06 Last Active 10/11/06	+	+	+	
Peoples Choice Home Lo 7525 Irvine Center Irvine, CA 92618		Н	ConventionalRealEstateMortgage				0.00
Account No. xxxx9242			Opened 6/01/06 Last Active 6/30/06	+	+		1
Popular Mortgage Srvci 121 Woodcrest Rd Cherry Hill, NJ 08003		Н	foreclosure				390,928.00
Sheet no4 of _6 sheets attached to Schedule of				Sub	tot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				400,409.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Page 22 of 46 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Arturo H Campos,	Case No.
	Andrea Campos	

	С	Нп	sband, Wife, Joint, or Community		C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	л I	ZM0Z <sup>-</sup> 4Z00	DZLLQULDAH		AMOUNT OF CLAIM
Account No. xxxxxxxx5830			Opened 11/09/96 Last Active 12/12/05		Т	T E D		
Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		J	ChargeAccount			ט		0.00
Account No. xxxxxxxxxxxx8850	╁		Opened 11/03/05 Last Active 10/01/07					
Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163		Н	CreditCard					
								0.00
Account No. xxxxxxxx2103  Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		Н	Opened 4/01/77 Last Active 11/29/04 ChargeAccount					0.00
Account No. xxxxxxxxx2011	╅		Opened 9/01/02 Last Active 4/07/05					
Up/regionsm Bankruptcy Po Box 18001 Hattiesburg, MS 39404		J	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxxx2033	$\vdash$		Opened 9/01/02 Last Active 7/11/05					
Up/regionsm Bankruptcy Po Box 18001 Hattiesburg, MS 39404		J	ConventionalRealEstateMortgage					0.00
Sheet no. 5 of 6 sheets attached to Schedule of				Sı	ıht	ota	L	3.30
Creditors Holding Unsecured Nonpriority Claims			(Tota	ıl of th				0.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Page 23 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Arturo H Campos,	Case No.
	Andrea Campos	

	С	Ни	sband, Wife, Joint, or Community	Tc	U	T	σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U	ΙE	S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxx7648			Opened 11/01/02 Last Active 9/06/05	7	D A T E D		Γ	
Washington Mutual Mortgage Attention: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256		J	ConventionalRealEstateMortgage		D			0.00
Account No. xxx6091			Opened 3/01/06 Last Active 1/31/08	T		T	T	
Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207		Н	foreclosure					
								220,793.00
Account No.				T		T	T	
Account No.	ł							
Account No.								
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			,	220,793.00
Creatests Froming Onsecured Prohiphority Claims			(10ta) 01		Pa: Fota		<u> </u>	
			(Report on Summary of S				)	872,936.40

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 24 of 46

B6G (Official Form 6G) (12/07)

In re	Arturo H Campos,	Case No.
	Andrea Campos	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 25 of 46

B6H (Official Form 6H) (12/07)

In re	Arturo H Campos,	Case No.
	Andrea Campos	

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 26 of 46

**B6I (Official Form 6I) (12/07)** 

In re	Arturo H Campos Andrea Campos		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SI	POUSE				
Married	RELATIONSHIP(S): None.	AGE(S):					
Employment:	DEBTOR		SPOUSE				
Occupation							
Name of Employer	Unemployed	Unemployed					
How long employed							
Address of Employer							
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR		SPOUSE		
	and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00		
2. Estimate monthly overtime		\$	0.00	\$	0.00		
3. SUBTOTAL		\$_	0.00	\$	0.00		
4. LESS PAYROLL DEDUCTI	IONS						
a. Payroll taxes and social		\$	0.00	\$	0.00		
b. Insurance	•	\$	0.00	\$	0.00		
c. Union dues		\$	0.00	\$	0.00		
d. Other (Specify):		\$	0.00	\$	0.00		
_		\$	0.00	\$	0.00		
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	0.00	\$	0.00		
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	0.00	\$	0.00		
7. Regular income from operation	on of business or profession or farm (Attach detailed statem	nent) \$	0.00	\$	0.00		
8. Income from real property	•	\$	0.00	\$	0.00		
9. Interest and dividends		\$	0.00	\$	0.00		
dependents listed above	apport payments payable to the debtor for the debtor's use o	or that of \$ _	0.00	\$	0.00		
11. Social security or governme		¢.	4 004 00	Ф	0.00		
(Specify): Unemployi	ment	\$ _	1,824.33	\$	0.00		
12. Pension or retirement incom		—	2,045.68	, —	0.00		
13. Other monthly income	ne	Ф _	<u> </u>	э <u> </u>			
(Specify):		\$	0.00	\$	0.00		
		\$_	0.00	\$	0.00		
14. SUBTOTAL OF LINES 7 T	THROUGH 13	\$_	3,870.01	\$	0.00		
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)	\$_	3,870.01	\$	0.00		
16. COMBINED AVERAGE M	MONTHLY INCOME: (Combine column totals from line 1)	5)	\$	3,870.0	1		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 27 of 46

B6J (Official Form 6J) (12/07
-------------------------------

	Arturo H Campos			
In re	Andrea Campos		Case No.	
	·	Debtor(s)	·	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

filed. Prorate any payments made bi-weekly, quarterly, expenses calculated on this form may differ from the de	3 /	•	U	monthly
☐ Check this box if a joint petition is filed and debtor expenditures labeled "Spouse."	s spouse maintains a separat	e household. Complete	a separate	schedule of
1. Rent or home mortgage payment (include lot rented	for mobile home)		\$	500.00
a. Are real estate taxes included?		) <u>X</u>	-	
b. Is property insurance included?		) <u>X</u>		
2. Utilities: a. Electricity and heating fuel			\$	275.00
b. Water and sewer			\$	50.00
c. Telephone			\$	85.00
d. Other See Detailed Expense Atta	chment		\$	315.00
3. Home maintenance (repairs and upkeep)			\$	95.00
4. Food			\$	450.00
5. Clothing			\$	150.00
6. Laundry and dry cleaning			\$	60.00
7. Medical and dental expenses			\$	50.00
8. Transportation (not including car payments)			\$	280.00
9. Recreation, clubs and entertainment, newspapers, ma	gazines, etc.		\$	150.00
10. Charitable contributions	1		\$	0.00
11. Insurance (not deducted from wages or included in	nome mortgage payments)		Φ	50.00
a. Homeowner's or renter's			\$	50.00
b. Life			\$	0.00
c. Health			\$	0.00
d. Auto			\$	150.00 0.00
e. Other			<b>a</b>	0.00
12. Taxes (not deducted from wages or included in hor (Specify) Real Estate Taxes	ne mortgage payments)		\$	300.00
13. Installment payments: (In chapter 11, 12, and 13 caplan)	ses, do not list payments to b	e included in the		
a. Auto			\$	691.00
b. Other			\$	0.00
c. Other			\$	0.00
14. Alimony, maintenance, and support paid to others			\$	0.00
15. Payments for support of additional dependents not	iving at your home		\$	0.00
16. Regular expenses from operation of business, profe		d statement)	\$	0.00
17. Other See Detailed Expense Attachment			\$	215.00
18. AVERAGE MONTHLY EXPENSES (Total lines if applicable, on the Statistical Summary of Certain Lia		ry of Schedules and,	\$	3,866.00
19. Describe any increase or decrease in expenditures refollowing the filing of this document:		ur within the year		
20. STATEMENT OF MONTHLY NET INCOME		_		
a. Average monthly income from Line 15 of Schedul	e I		\$	3,870.01
b. Average monthly expenses from Line 18 above			\$	3,866.00
c. Monthly net income (a. minus b.)			\$	4.01

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 28 of 46

B6J (Official Form 6J) (12/07) Arturo H Campos

In re Andrea Campos Case No.

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Utility Expenditures:**

_Cable/Internet	\$ 135.00
Cell	\$ 180.00
Total Other Utility Expenditures	\$ 315.00

# **Other Expenditures:**

Personal Grooming/Haircuts	\$ 90.00
Auto Repairs/Maintenance	\$ 65.00
Drug Store Sundries	\$ 45.00
Postage/Envelopes	\$ 15.00
Total Other Expenditures	\$ 215.00

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 29 of 46

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arturo H Campos Andrea Campos		Case No.	
•		Debtor(s)	Chapter	7
			•	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	October 16, 2009	Signature	/s/ Arturo H Campos Arturo H Campos Debtor
Date	October 16, 2009	Signature	/s/ Andrea Campos Andrea Campos Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 30 of 46

B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Arturo H Campos Andrea Campos		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

COLIDCE

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNI	SOURCE
\$21.00	2007 Employment Income - for Debtor and Joint Debtor - per Tax Transcripts
\$34,227.00	2008 Employment Income for Debtor and Joint Debtor - per Tax Transcripts
\$29,671.92	2009 year-to-date Employment Income for Debtor - per Pay Advices

AMOUNT

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$39,400.00 2007 IRA and Pension/Annuity Income for Debtor and Joint Debtor - per Tax

Transcripts

\$24,610.00 2008 Pension/Annuity Income for Debtor - per Tax Transcripts

\$29,123.70 2009 year-to-date Unemployment and Pension Income for Debtor - per Pay Advices

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
JP Morgan Chase Bank v. foreclosure
Campos

COURT OR AGENCY
AND LOCATION
DISPOSITION
Circuit Court of Will County, IL judgment

Case No. 08 Ch 04484

Daniel Jasek v. Ashcam, Inc. civil Circuit Court of DuPage pending

Case No. 200L001094 County, IL

3

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER JP Morgan Chase 2500 Westfield Belvidere, IL 61008

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** Real estate located at 600 S. Des Plaines St., Joliet, IL 60436

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT

DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **PROPERTY** ORDER

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RELATIONSHIP TO NAME AND ADDRESS OF DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$<1733> paid pre-petition toward
total attorney fee of \$<1050>,
filing fee of \$299.00 and
document acquisition and credit
counseling/debtor education
facilitation fee of \$<224> and
reimbursable expense of \$<160>

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Page 34 of 46

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF GOVERNMENTAL UNIT NOTICE SITE NAME AND ADDRESS LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN 45-1578822

**ADDRESS** 429 Columbia Joliet, IL 60432 NATURE OF BUSINESS S Corporation Debtor has not operated the business since 2007

**BEGINNING AND ENDING DATES** 2002-7/2008

NAME

Ashcam

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Diann's Tax Service 927 W. Jefferson St. Joliet, IL

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 36 of 46

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

DATE ISSUED NAME AND ADDRESS

20. Inventories

None

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OR DESCRIPTION AND OF RECIPIENT. RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

# Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 37 of 46

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 16, 2009	Signature	/s/ Arturo H Campos Arturo H Campos Debtor
Date	October 16, 2009	Signature	/s/ Andrea Campos Andrea Campos Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 38 of 46

B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Arturo H Campos Andrea Campos		Debtor(s)	Case No. Chapter	7
	CHAPTER 7 INDIVID	UAL DEBTO	OR'S STATEMENT (	OF INTEN	TION
PART	<b>A</b> - Debts secured by property of the es property of the estate. Attach addition		• •	d for <b>EAC</b> l	H debt which is secured by
Proper	ty No. 1				
0 - 0 - 0	or's Name: One/Chase		Describe Property Sec Real Estate located at Value per CMA After broker's commiss proceeds to administer	425 Columb	ia St, Joliet IL 60432 s of sale, there would be no
	ty will be (check one): Surrendered	■ Retained	,		

(for example, avoid lien using 11 U.S.C. § 522(f)).

☐ Not claimed as exempt

If retaining the property, I intend to (check at least one):

□ Redeem the property■ Reaffirm the debt□ Other. Explain \_\_\_\_\_

Property is (check one):

Claimed as Exempt

# Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 39 of 46

	Describe Property Securing Debt: 2006 Chevy Express Van 35,000 miles Value per Kelley Blue Book		
■ Retained			
	void lien using 11 U.S.C	C. § 522(f)).	
	□ Not claimed as ev	emnt	
		_	
Describe Leased P	roperty:		Assumed pursuant to 11 b)(2):
	/s/ Arturo H Campos Arturo H Campos Debtor	roperty of my es	state securing a debt and/or
	ck at least one): (for example, average leases. (All three)  Describe Leased Proceedings of the above indicates myred lease.	2006 Chevy Express 35,000 miles Value per Kelley Blue  Retained  Retained  (for example, avoid lien using 11 U.S.C.)  Not claimed as express as a compared leases. (All three columns of Part B must be presented by the columns of Part B must	2006 Chevy Express Van 35,000 miles Value per Kelley Blue Book  Retained  Retained  Not claimed as exempt  Not claimed as exempt  Describe Leased Property:  Lease will be A U.S.C. § 365(p YES)  The above indicates my intention as to any property of my extend lease.  Signature /s/ Arturo H Campos

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 40 of 46 United States Bankruptcy Court Northern District of Illinois

In re	Arturo H Campos Andrea Campos		Case No.	
		Debtor(s)	Chapter	7

			Decitor(s)	Спари		
	DIS	SCLOSURE OF COM	IPENSATION OF ATTO	RNEY FOR	DEBTOR(S)	
1.	compensation paid t	to me within one year before the	cy Rule 2016(b), I certify that I he filing of the petition in bankrupt ation of or in connection with the bases.	cy, or agreed to be	paid to me, for services render	
	For legal service	ces, I have agreed to accept		\$	1,050.00	
	Prior to the fili	ng of this statement I have rece	eived	\$ <u></u>	1,050.00	
	Balance Due			\$	0.00	
2.	The source of the co	ompensation paid to me was:				
	■ Debtor	☐ Other (specify):				
3.	The source of compo	pensation to be paid to me is:				
	Debtor	☐ Other (specify):				
4.	■ I have not agree	ed to share the above-disclosed	compensation with any other perso	n unless they are n	nembers and associates of my la	w firm.
			npensation with a person or persons he names of the people sharing in th			n. A
5.	In return for the abo	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul><li>b. Preparation and</li><li>c. Representation of</li><li>d. [Other provision</li></ul>	filing of any petition, schedule of the debtor at the meeting of as as needed]	rendering advice to the debtor in des, statement of affairs and plan which creditors and confirmation hearing, to reduce to market value; exemp	ch may be required and any adjourned	; hearings thereof;	• ,
6.	Represen financial n pursuant t	ntation of the debtors in any management course fees, porto 11 USC 522(f)(2)(A) for a	sed fee does not include the following dischargeability actions, any docost-discharge credit repair, judic woidance of liens on household preparation and filing of reaffirm	cument retrieval s ial lien avoidance goods, relief from	es, preparation and filing of mastay actions, motions to red	notions
			CERTIFICATION			
this	I certify that the fore bankruptcy proceeding		of any agreement or arrangement for	or payment to me for	or representation of the debtor(s	) in
Dat	ed: October 16, 2	2009	/s/ Michelle Hind	S		
			Michelle Hinds 6	295092		
			Legal Helpers, P Sears Tower	С		
			233 S. Wacker S	Suite 5150		
			Chicago, IL 6060	)6	000	
			(312) 467-0004	+ax: (312) 467-1	832	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

X /s/ Michelle Hinds

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
Sears Tower		
233 S. Wacker Suite 5150		
Chicago, IL 60606		
(312) 467-0004		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) ha	ave received and read this notice.	
Arturo H Campos		
Andrea Campos	X /s/ Arturo H Campos	October 16, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Andrea Campos	October 16, 2009
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any)	Date

Michelle Hinds 6295092

October 16, 2009

Case 09-38650 Doc 1 Filed 10/16/09 Entered 10/16/09 10:51:26 Desc Main Document Page 43 of 46

# **United States Bankruptcy Court** Northern District of Illinois

	Arturo H Campos			
In re	Andrea Campos		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	30
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and correct	to the best of my
Date:	October 16, 2009	/s/ Arturo H Campos Arturo H Campos		
		Signature of Debtor		
Date:	October 16, 2009	/s/ Andrea Campos		
		Andrea Campos		
		Signature of Debtor		

Accredited Home Lender Attention: Bankruptcy 15253 Avenue Of Science Building 3 San Diego, CA 92128

Amc Mortgage Services

American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063

Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328

Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363

Bank Of America 475 Crosspoint Pkwy Getzville, NY 14068

Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063

Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606

Chase Po Box 15298 Wilmington, DE 19850

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156 Citibank c/o Midland Credit Management Dept 12421, PO Box 603 Oaks, PA 19456

Codilis and Associates, P.C. 15 W. 030 Frontage Road Suite 100 Burr Ridge, IL 60527

Daniel Jasek 40 North Harvard Villa Park, IL 60181

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

First Northern Cu 300 W Adams St Chicago, IL 60606

Gemb/walmart Po Box 981400 El Paso, TX 79998

GMAC PO Box 390902 Minneapolis, MN 55438

Homeq Attn: Bankruptcy Department 1100 Corporate Center Raleigh, NC 27607

Hsbc Harlem Fur. Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850

Hsbc/sony 90 Christiana Rd New Castle, DE 19720 Jessica Tovrov 17 North State St. Ste. 1700 Chicago, IL 60602

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Peoples Choice Home Lo 7525 Irvine Center Irvine, CA 92618

Popular Mortgage Srvci 121 Woodcrest Rd Cherry Hill, NJ 08003

Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076

Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Up/regionsm Bankruptcy Po Box 18001 Hattiesburg, MS 39404

Washington Mutual Mortgage Attention: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256

Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207